

UNITED STATES BANKRUPTCY COURT
CAMDEN DISTRICT OF NEW JERSEY

In re:	§	
	§	
MCMULLEN, ELIZABETH A.	§	Case No. 16-27835 JNP
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 09/18/2016 . The undersigned trustee was appointed on 09/19/2016 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 31,729.24

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	1,851.14
Bank service fees	233.46
Other payments to creditors	0.00
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 29,644.64

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 05/03/2017 and the deadline for filing governmental claims was 03/17/2017 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,922.92 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,922.92 , for a total compensation of \$ 3,922.92 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 79.38 , for total expenses of \$ 79.38 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/12/2019 By: /s/JOSEPH D. MARCHAND, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
Document Page 3 of 10
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
Exhibit A

Case No: 16-27835 JNP Judge: JERROLD N. POSLUSNY, JR.
Case Name: MCMULLEN, ELIZABETH A.

Trustee Name: JOSEPH D. MARCHAND, TRUSTEE
Date Filed (f) or Converted (c): 09/18/16 (f)
341(a) Meeting Date: 10/31/16
Claims Bar Date: 05/03/17

For Period Ending: 02/12/19

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Single-family home, 12 Blanchard RoadMarlton NJ 0	134,000.00	0.00	OA	0.00	FA
2. 2000 chrysler 300 (debtor's car Location: 12 Blanc	1,840.00	0.00		0.00	FA
3. debtor's furniture Location: 12 Blanchard Road, Ma	1,000.00	0.00		0.00	FA
4. debtor's clothing Location: 12 Blanchard Road, Mar	1,000.00	0.00		0.00	FA
5. HUMANA INC 117 Shares Location: 12 Blanchard Road, Consent Order entered 8/7/17 denying Exemption on Humana Shares 5/21/18 - Rec'd Check No. 32926 in the amount of \$30,102.10(Sale of Humana Stock)	21,043.62	21,043.62		31,729.24	FA
6. Lifepoint Health Inc Location: 12 Blanchard Road,	394.24	0.00		0.00	FA
7. Bank of America #8353 (u)	3,960.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$163,237.86	\$21,043.62	\$31,729.24	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
-----------------------------------	--------------	-------------	-------------	--

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Asset - Humana Stock

1st Quarter, 2017 - Order Extending Time to Object to Schedule C signed on 3/7/17

2nd Quarter, 2017 - 2 Subpoenas sent to Record Keeper at Stock company to get basis and history on 5/1/17

3rd Quarter, 2017 - Consent Order Filed Striking Certain Exemptions executed by Judge 8/7/17

FORM 1
 Document Page 4 of 10
 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

Page: 2
 Exhibit A

ASSET CASES

Case No: 16-27835 JNP Judge: JERROLD N. POSLUSNY, JR.
 Case Name: MCMULLEN, ELIZABETH A.

Trustee Name: JOSEPH D. MARCHAND, TRUSTEE
 Date Filed (f) or Converted (c): 09/18/16 (f)
 341(a) Meeting Date: 10/31/16
 Claims Bar Date: 05/03/17

4th Quarter, 2017 - Drafted Application to appoint AST as Transfer Agent to sell Humana Stock; Ltr with draft Application and executed Affidavit of Loss sent to AST on 10/26/17; phone call from AST minor correction to be supplied

1st Quater, 2018 - Motion to appoint Transfer Agent & Sell Stock & Notice of Private Sale filed on 1/23/18; Returnable 2/20/18. Tax Return to be filed 4/30/18; Motion to Bar/Expunge Claims to be filed 4/30/18; Administrative Tax Motion to be filed 8/30/18

1st Quarter, 2018 - 2/20/18 Motion to appoint AST and allow liquidation of Stock returnable & order entered

2nd Quarter, 2018 - W-9 sent 4/26/18; 5/17/18 status request sent regarding sale. Money received 5/21/18; 6/22/18 Background information sent to Accountant to prepare Tax Return

Initial Projected Date of Final Report (TFR): 12/30/18 Current Projected Date of Final Report (TFR): 12/30/18

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-27835 -JNP
Case Name: MCMULLEN, ELIZABETH A.

Trustee Name: JOSEPH D. MARCHAND, TRUSTEE
Bank Name: EMPIRE NATIONAL BANK
Account Number / CD #: *****0726 Checking Account (Non-Interest Earn

Taxpayer ID No: *****6277
For Period Ending: 02/12/19

Blanket Bond (per case limit): \$ 33,064,316.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
05/21/18	5	Humana, Inc. American Stock Transfer & Trust Co., LLC 6201 15th Avenue Brooklyn, NY 11219	BALANCE FORWARD Sale of Humana Stock Memo Amount: 31,729.24 Sale of Stock Memo Amount: (1,627.14) Administrative Fee	 1129-000 2990-000	30,102.10		0.00 30,102.10
06/01/18		EMPIRE NATIONAL BANK	BANK SERVICE FEE	2600-000		14.43	30,087.67
07/02/18		EMPIRE NATIONAL BANK	BANK SERVICE FEE	2600-000		43.28	30,044.39
07/12/18	006001	STATE OF NEW JERSEY - TGI P.O. BOX 245 TRENTON, NJ 08695	2017 NJ Form 1041 2017 Form NJ 1041 EIN 82-7096277	2820-000		224.00	29,820.39
08/01/18		EMPIRE NATIONAL BANK	BANK SERVICE FEE	2600-000		44.59	29,775.80
09/04/18		EMPIRE NATIONAL BANK	BANK SERVICE FEE	2600-000		44.26	29,731.54
10/01/18		EMPIRE NATIONAL BANK	BANK SERVICE FEE	2600-000		42.77	29,688.77
11/01/18		EMPIRE NATIONAL BANK	BANK SERVICE FEE	2600-000		44.13	29,644.64

Memo Allocation Receipts: 31,729.24
Memo Allocation Disbursements: 1,627.14

Memo Allocation Net: 30,102.10

COLUMN TOTALS 30,102.10 457.46 29,644.64
Less: Bank Transfers/CD's 0.00 0.00
Subtotal 30,102.10 457.46
Less: Payments to Debtors 0.00
Net 30,102.10 457.46

Total Allocation Receipts: 31,729.24
Total Allocation Disbursements: 1,627.14

Total Memo Allocation Net: 30,102.10

TOTAL - ALL ACCOUNTS NET DEPOSITS NET DISBURSEMENTS ACCOUNT BALANCE
Checking Account (Non-Interest Earn - *****0726 30,102.10 457.46 29,644.64

30,102.10 457.46 29,644.64

Page Subtotals 30,102.10 457.46

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 16-27835 -JNP
Case Name: MCMULLEN, ELIZABETH A.

Trustee Name: JOSEPH D. MARCHAND, TRUSTEE
Bank Name: EMPIRE NATIONAL BANK
Account Number / CD #: *****0726 Checking Account (Non-Interest Earn

Taxpayer ID No: *****6277
For Period Ending: 02/12/19

Blanket Bond (per case limit): \$ 33,064,316.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
					(Excludes Account Transfers)	(Excludes Payments To Debtors)	Total Funds On Hand

Page Subtotals 0.00 0.00

Page 1

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: February 12, 2019

Case Number: 16-27835 Claim Class Sequence
Debtor Name: MCMULLEN, ELIZABETH A.

Code #	Creditor Name & Address	Claim Class	Notes	Amount Allowed	Paid to Date	Claim Balance
7-ADM 001 3110-00	JOSEPH D. MARCHAND, ESQUIRE 117-119 West Broad Street PO Box 298 Bridgeton, NJ 08302	Administrative		\$5,976.00	\$0.00	\$5,976.00
7-ADM 001 3120-00	JOSEPH D. MARCHAND, ESQUIRE 117-119 West Broad Street PO Box 298 Bridgeton, NJ 08302	Administrative		\$194.25	\$0.00	\$194.25
7-ADM 001 3410-00	GIULIANO MILLER & CO., LLC Berlin Business Park 140 Bradford Drive West Berlin, NJ 08091	Administrative		\$2,371.50	\$0.00	\$2,371.50
7-ADM 001 3420-00	GIULIANO MILLER & CO., LLC Berlin Business Park 140 Bradford Drive West Berlin, NJ 08091	Administrative		\$14.47	\$0.00	\$14.47
000001 070 7100-00	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$15,841.58	\$0.00	\$15,841.58
000002 070 7100-00	Bureaus Investment Group Portfolio No 15 LLC c/o PRA Receivables Management, LLC PO Box 41021 Norfolk VA 23541	Unsecured		\$5,781.94	\$0.00	\$5,781.94
000003 070 7100-00	Directv, LLC by American InfoSource LP as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118	Unsecured		\$288.90	\$0.00	\$288.90
000004 070 7100-00	David R. Dahan. Esq. Hyland Levin LLP 6000 Sagamore Drive, Suite 6301 Marlton NJ 08053	Unsecured		\$2,859.26	\$0.00	\$2,859.26
Case Totals:				\$33,327.90	\$0.00	\$33,327.90

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 16-27835 JNP

Case Name: MCMULLEN, ELIZABETH A.

Trustee Name: JOSEPH D. MARCHAND, TRUSTEE

Balance on hand \$ 29,644.64

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: JOSEPH D. MARCHAND, TRUSTEE	\$ 3,922.92	\$ 0.00	\$ 3,922.92
Trustee Expenses: JOSEPH D. MARCHAND, TRUSTEE	\$ 79.38	\$ 0.00	\$ 79.38
Attorney for Trustee Fees: JOSEPH D. MARCHAND, ESQUIRE	\$ 5,976.00	\$ 0.00	\$ 5,976.00
Attorney for Trustee Expenses: JOSEPH D. MARCHAND, ESQUIRE	\$ 194.25	\$ 0.00	\$ 194.25
Accountant for Trustee Fees: GIULIANO MILLER & CO., LLC	\$ 2,371.50	\$ 0.00	\$ 2,371.50
Accountant for Trustee Expenses: GIULIANO MILLER & CO., LLC	\$ 14.47	\$ 0.00	\$ 14.47

Total to be paid for chapter 7 administrative expenses \$ 12,558.52

Remaining Balance \$ 17,086.12

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 24,771.68 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 69.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	Capital One Bank (USA), N.A.	\$ 15,841.58	\$ 0.00	\$ 10,926.64
000002	Bureaus Investment Group Portfolio No	\$ 5,781.94	\$ 0.00	\$ 3,988.06
000003	Directv, LLC	\$ 288.90	\$ 0.00	\$ 199.27
000004	David R. Dahan, Esq.	\$ 2,859.26	\$ 0.00	\$ 1,972.15

Total to be paid to timely general unsecured creditors \$ 17,086.12

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE